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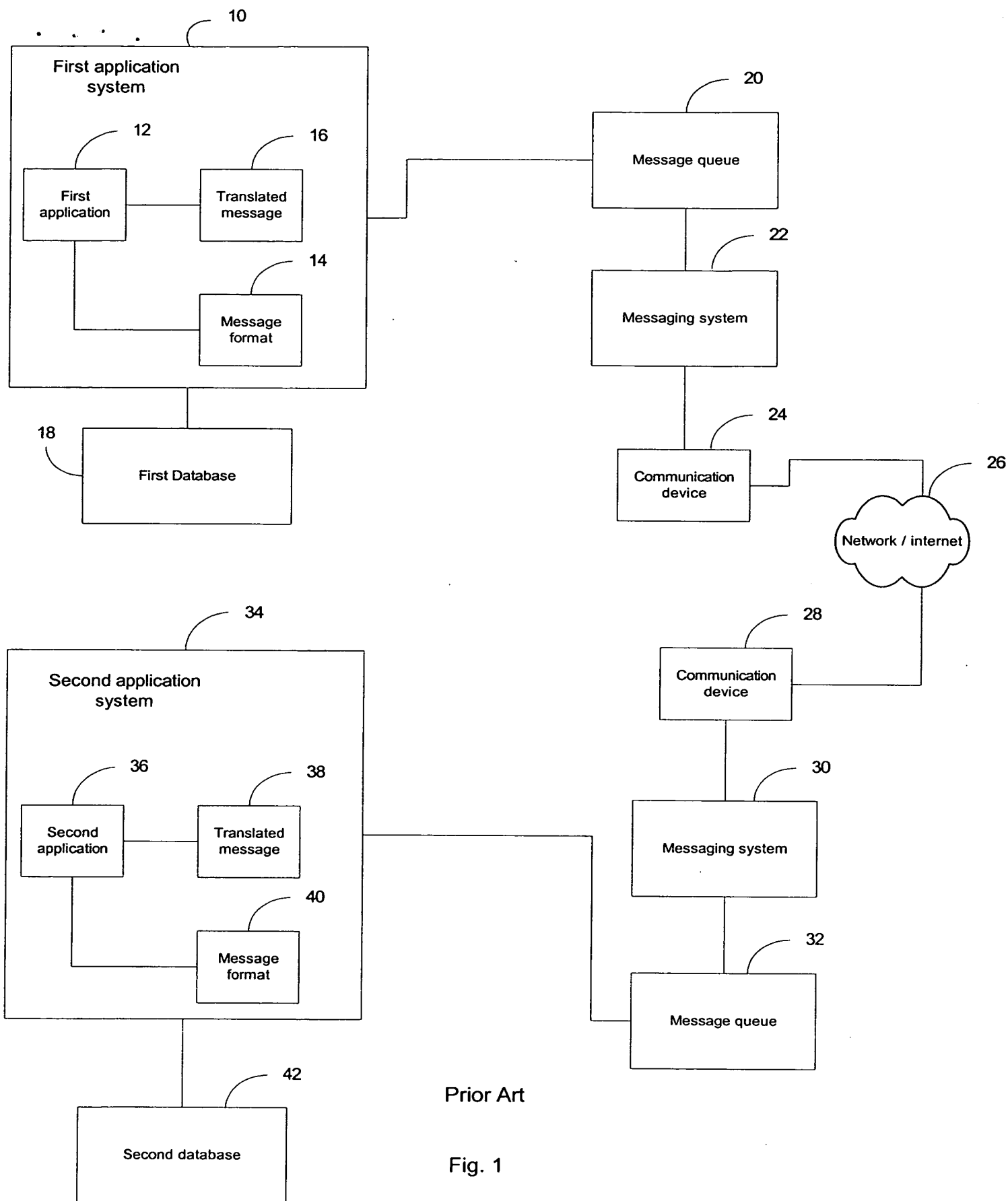
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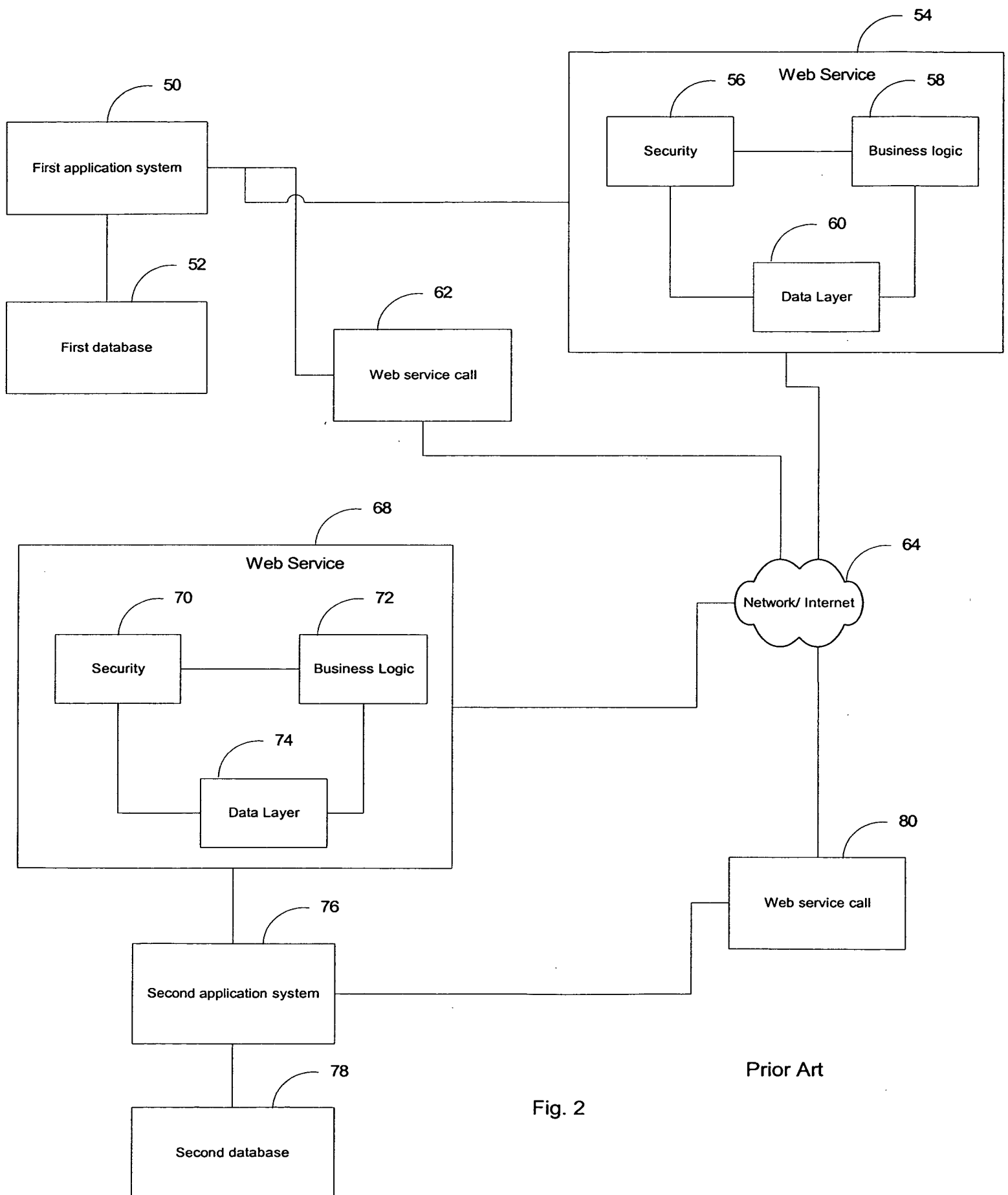


Fig. 2

Prior Art

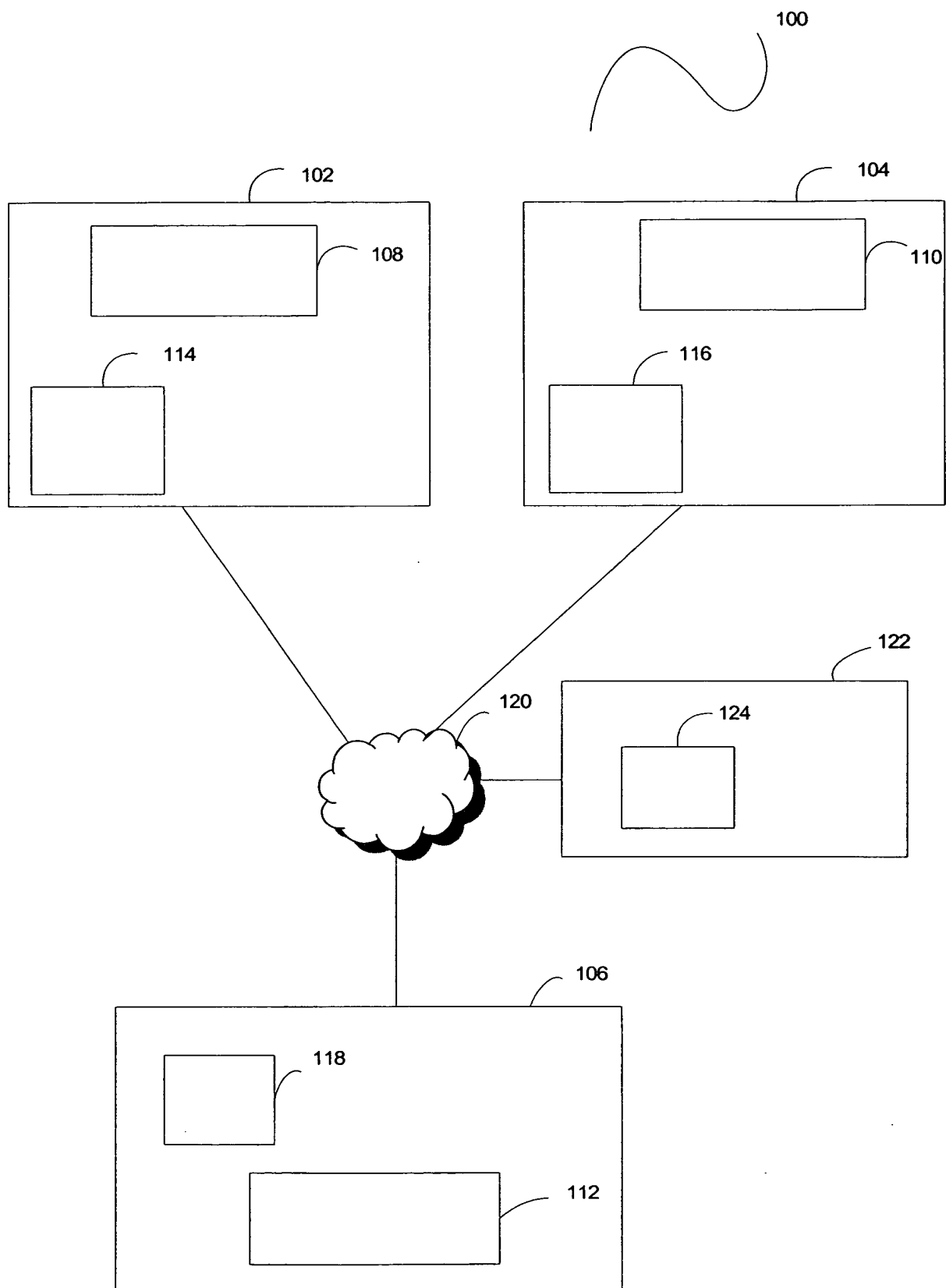


Fig. 3

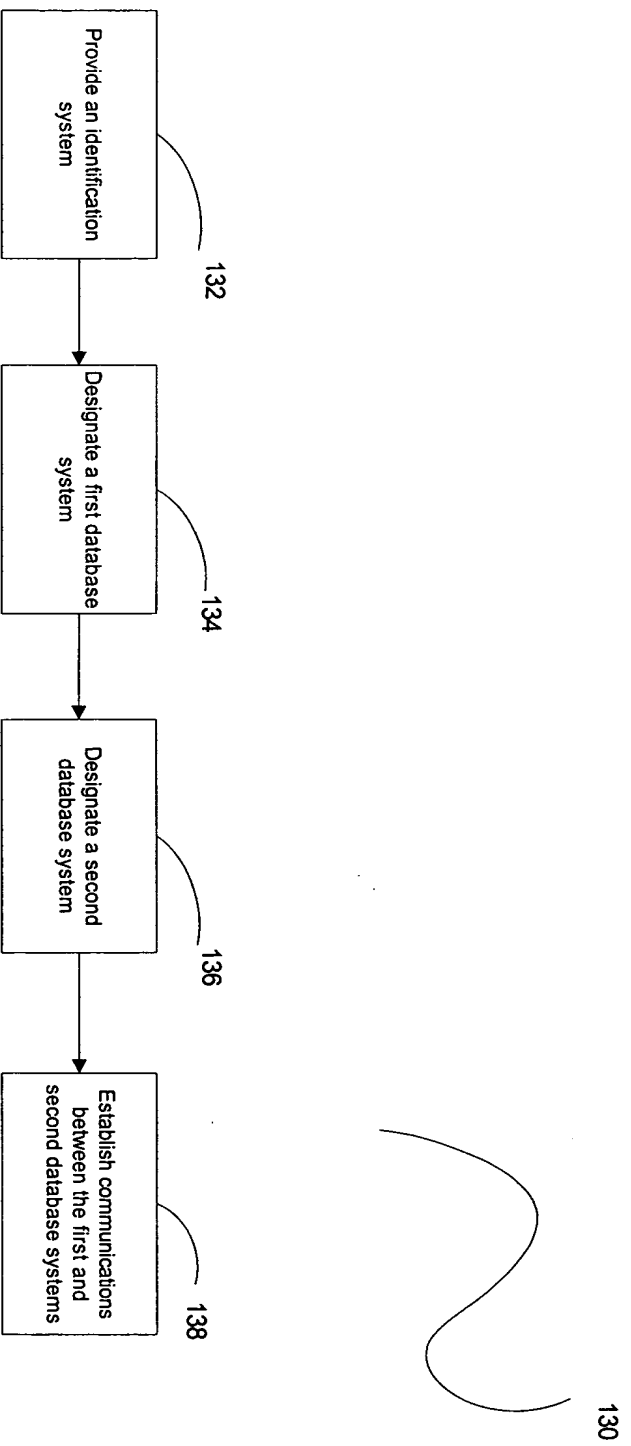


Fig. 4

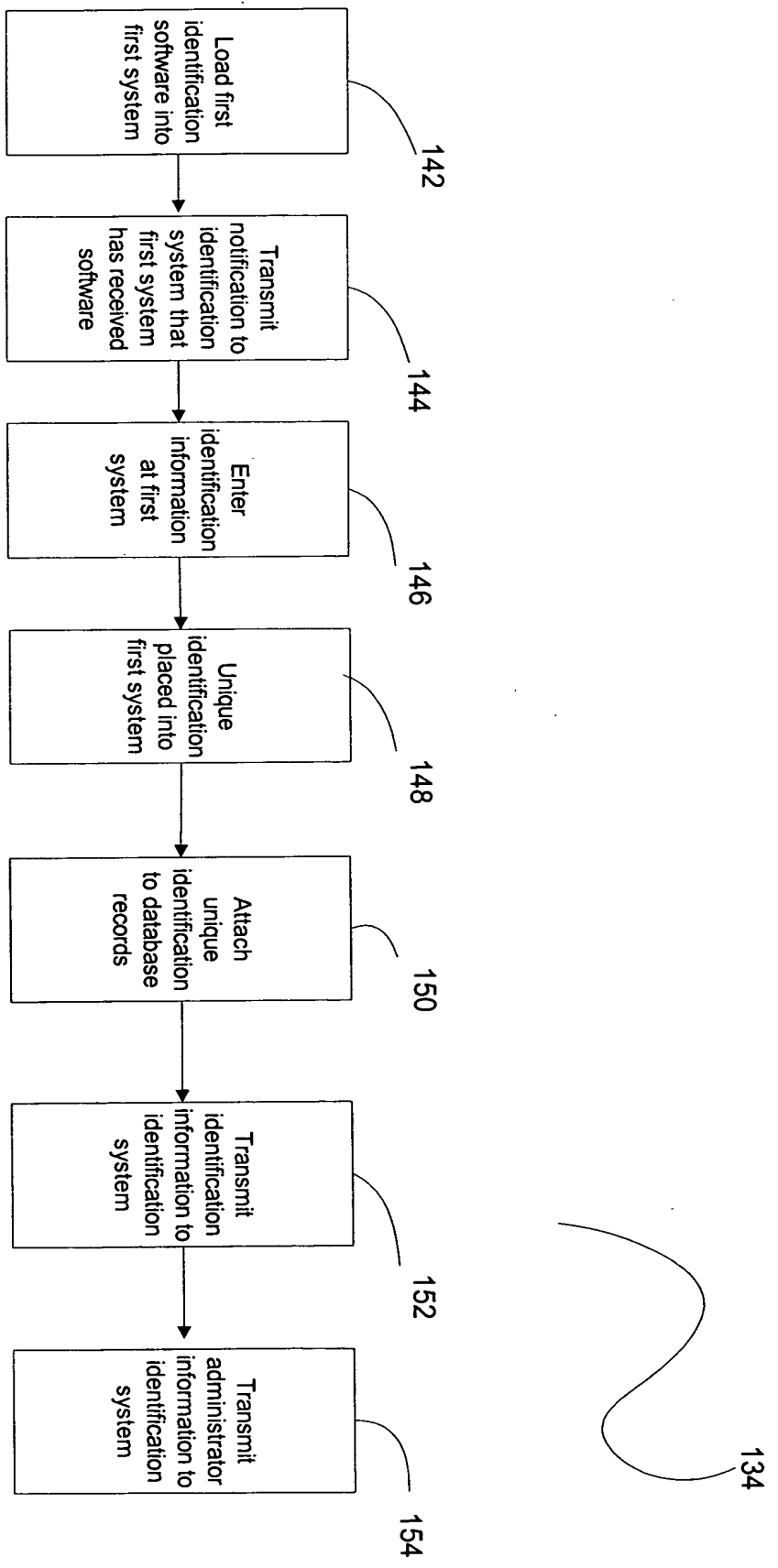


Fig. 5

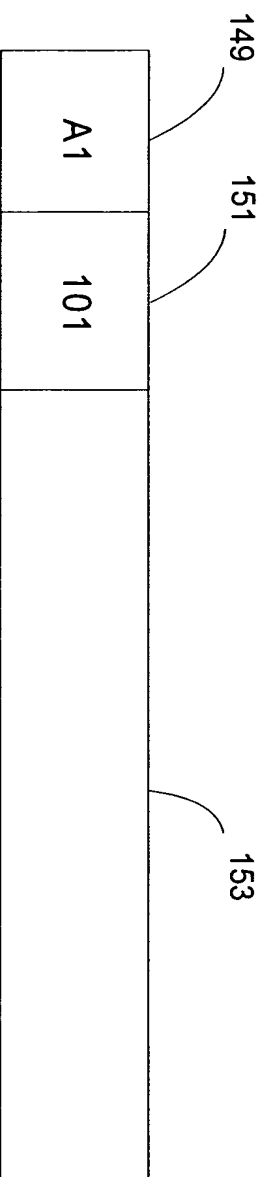


Fig. 5A

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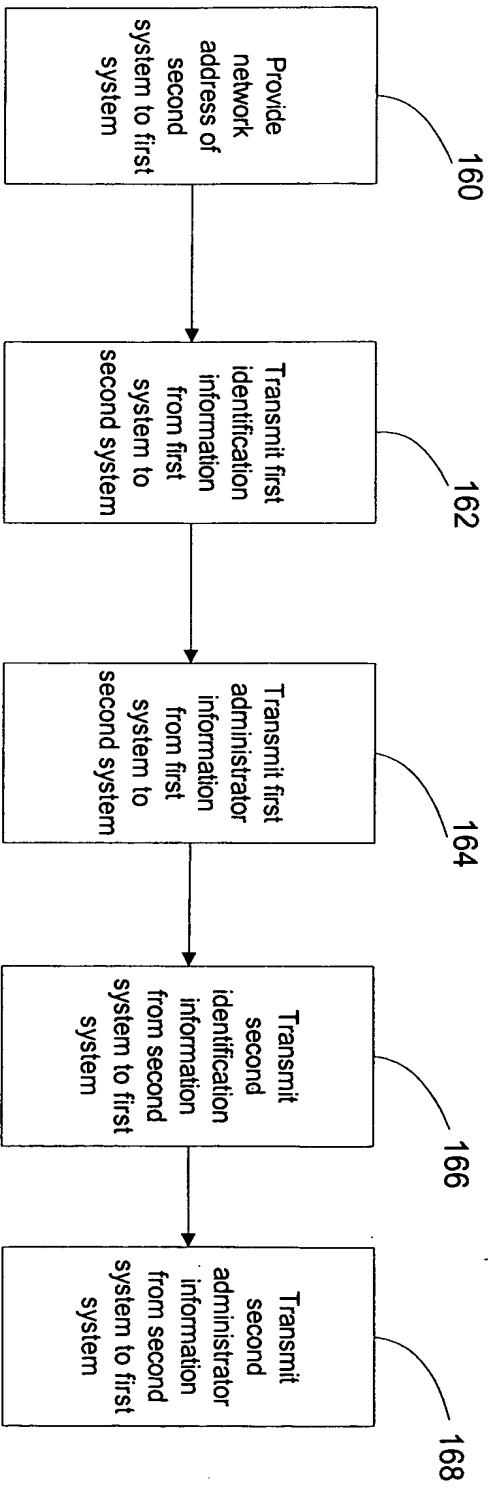


Fig. 6

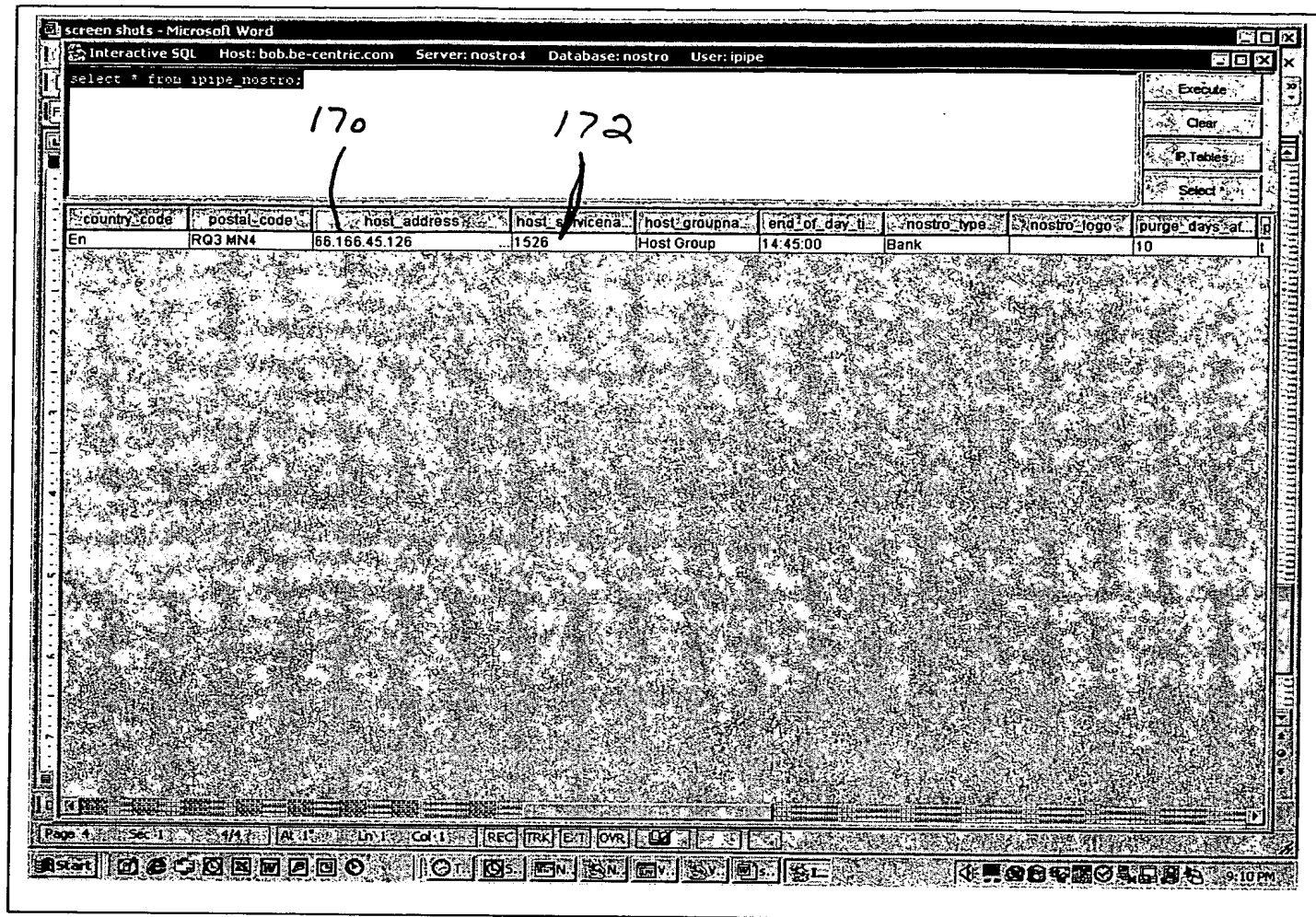


FIG. 6A

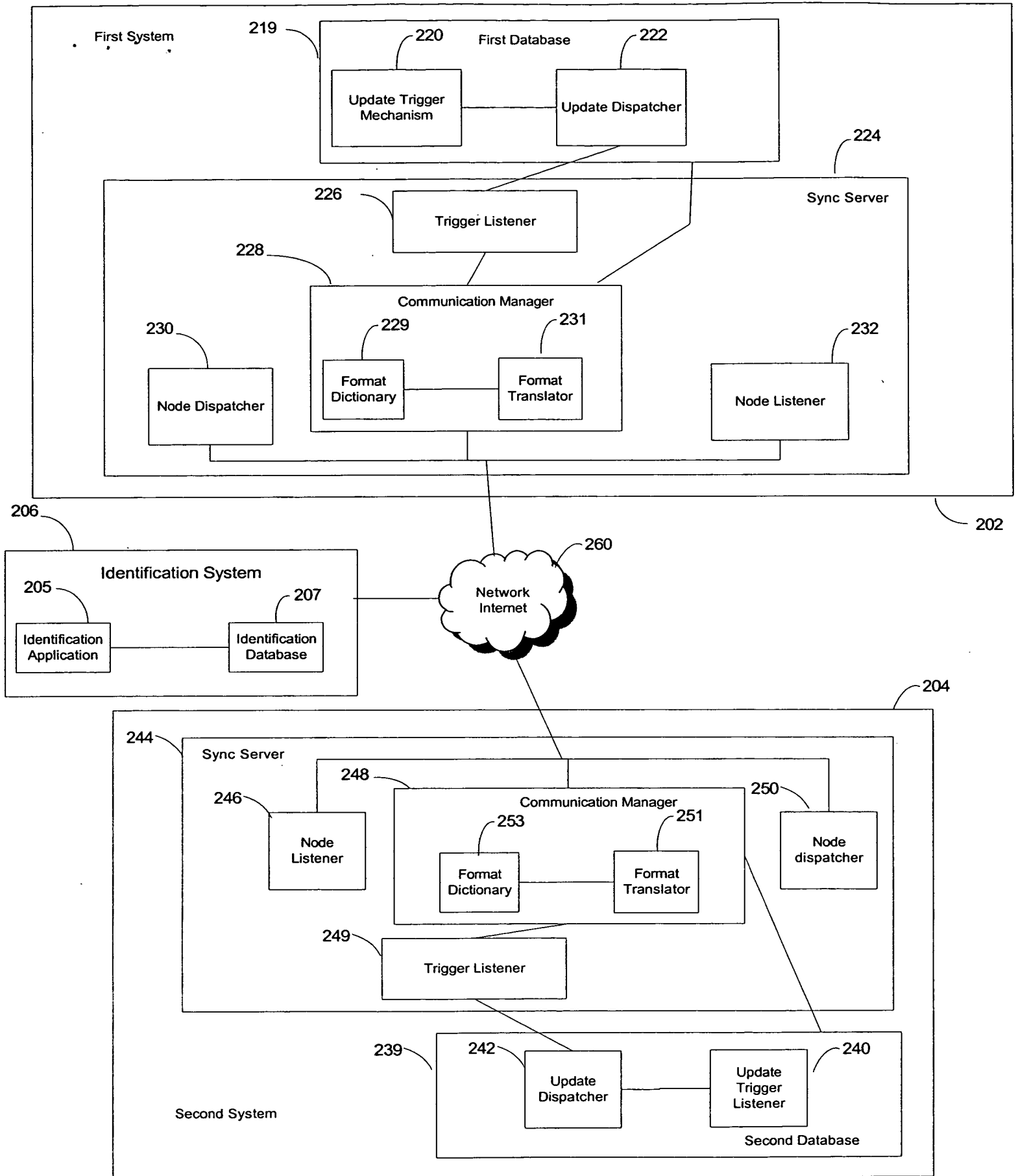


Fig. 7

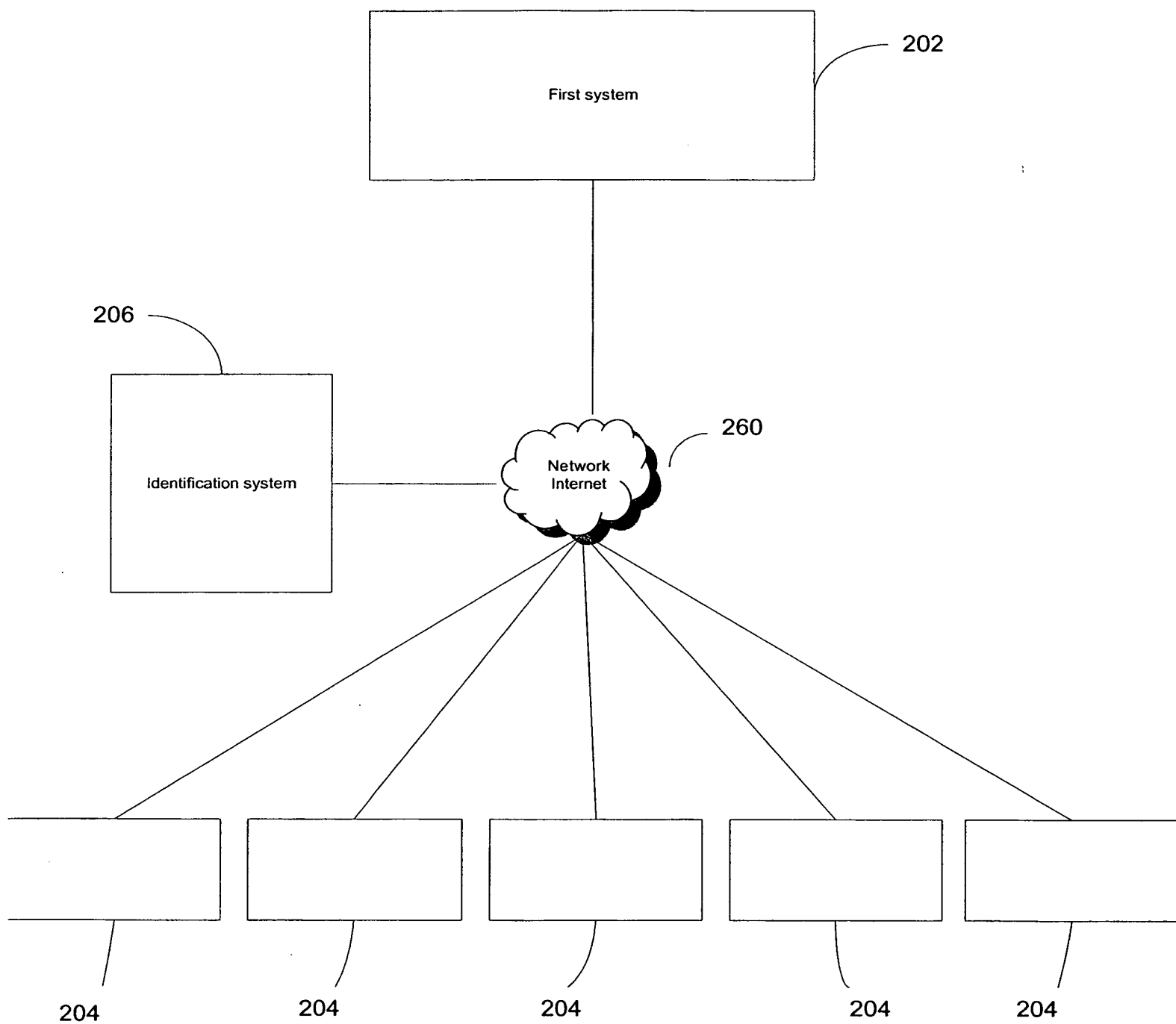


Fig. 8

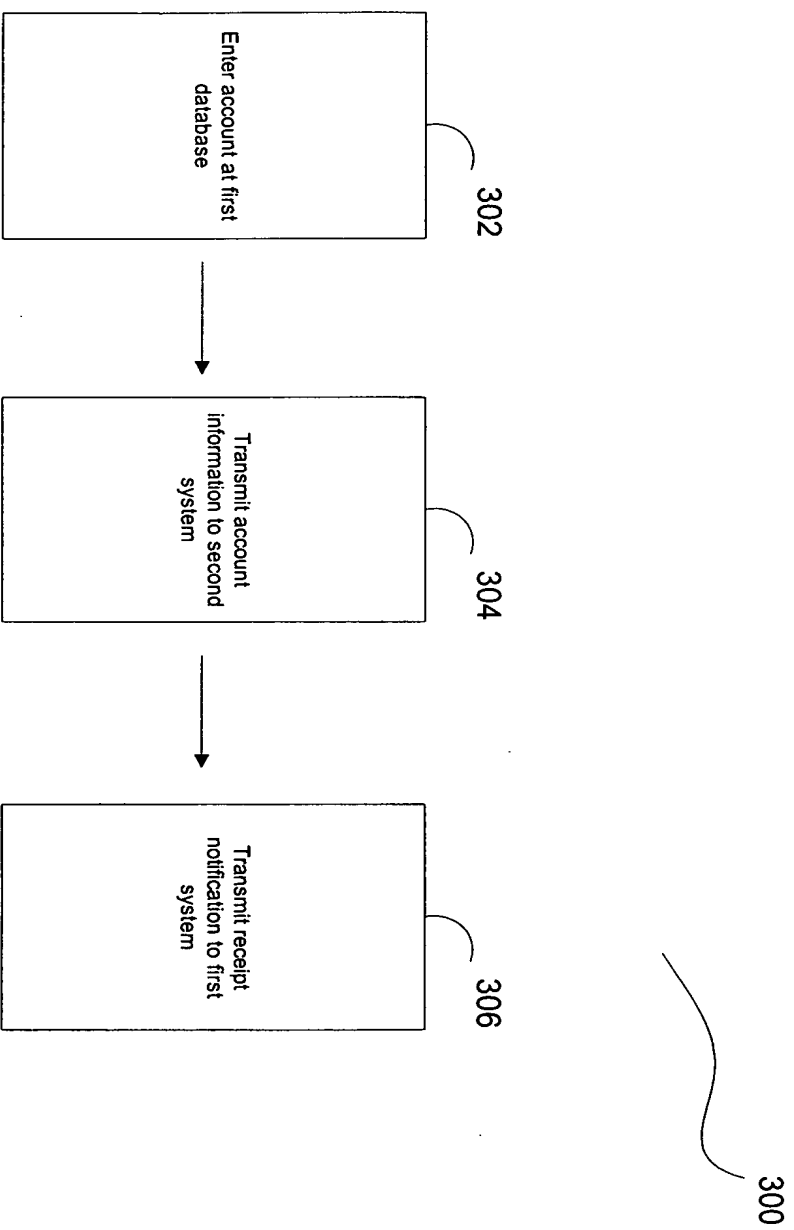


Fig. 9

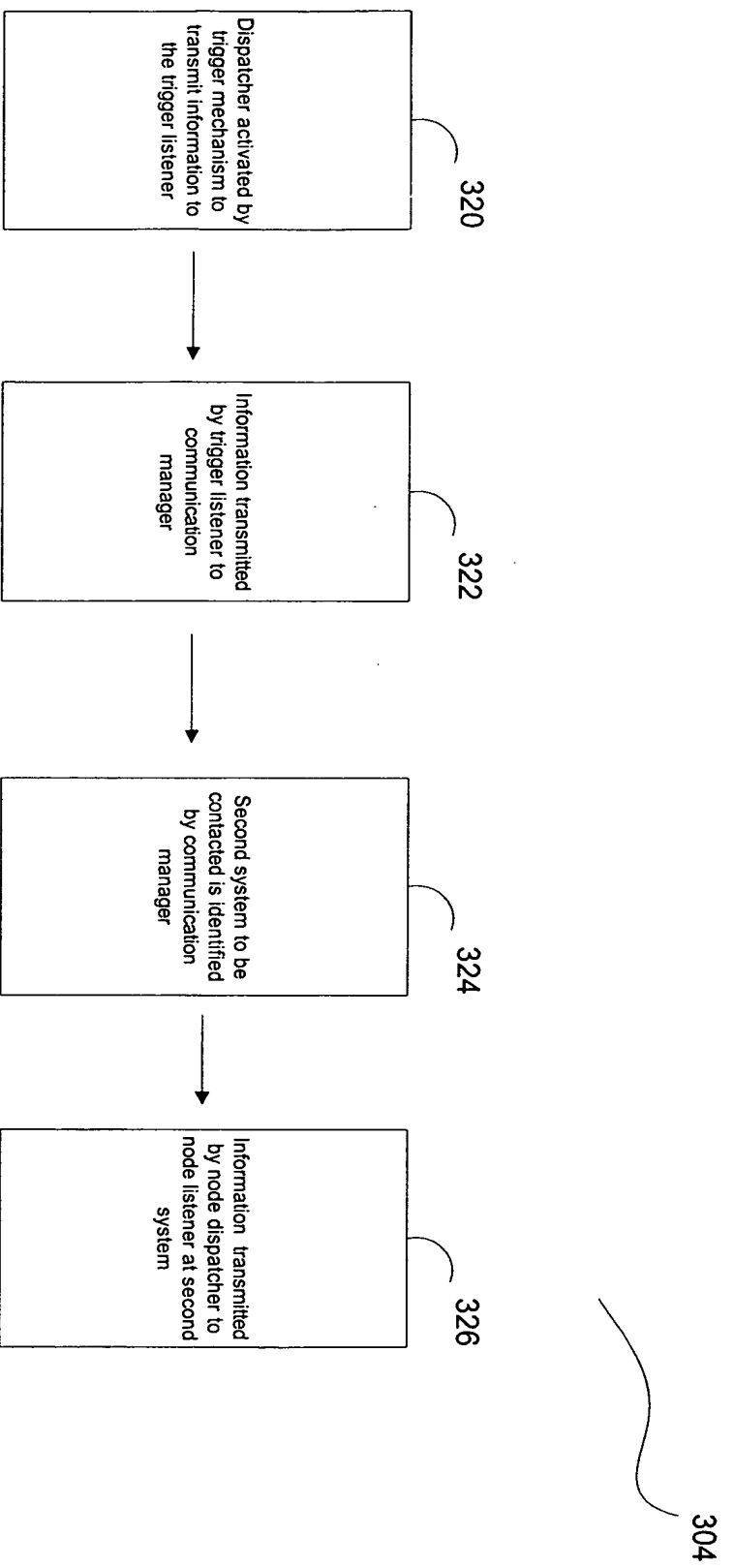


Fig. 10

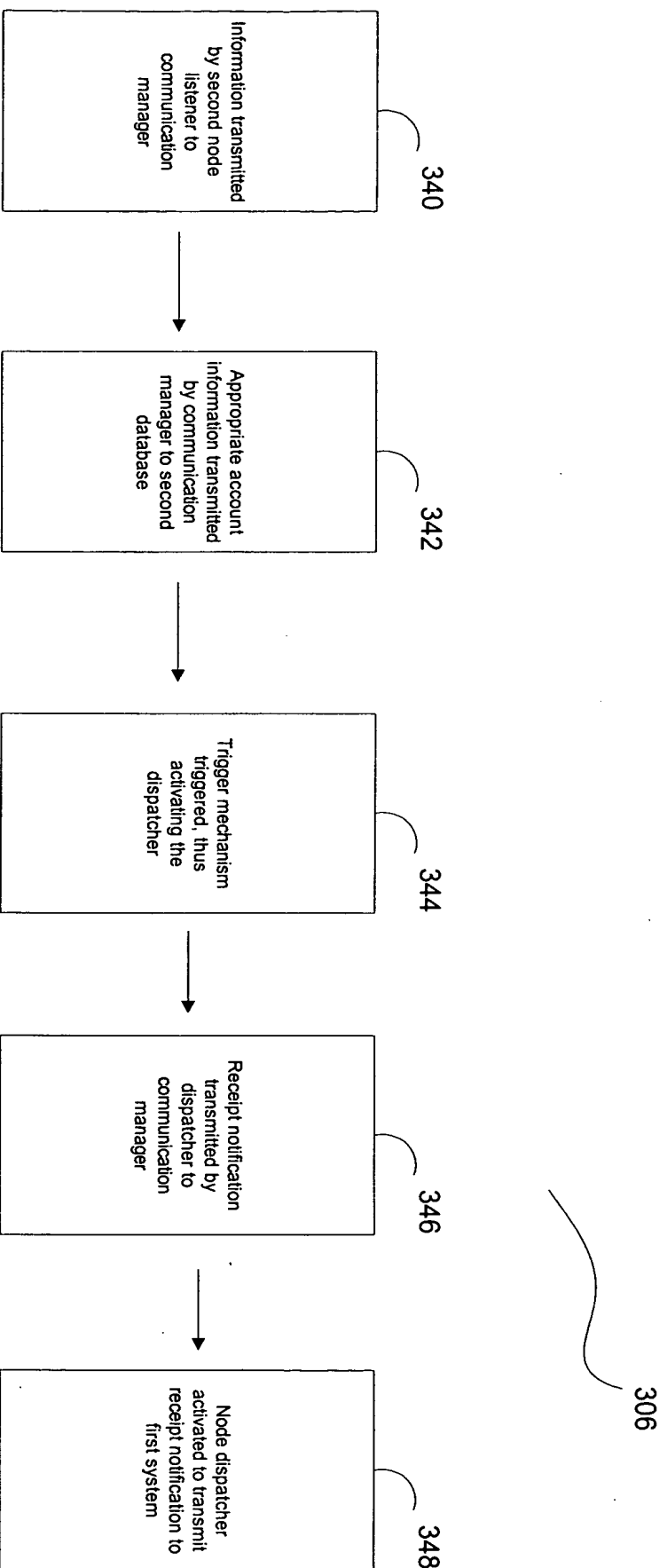


Fig. 11

350

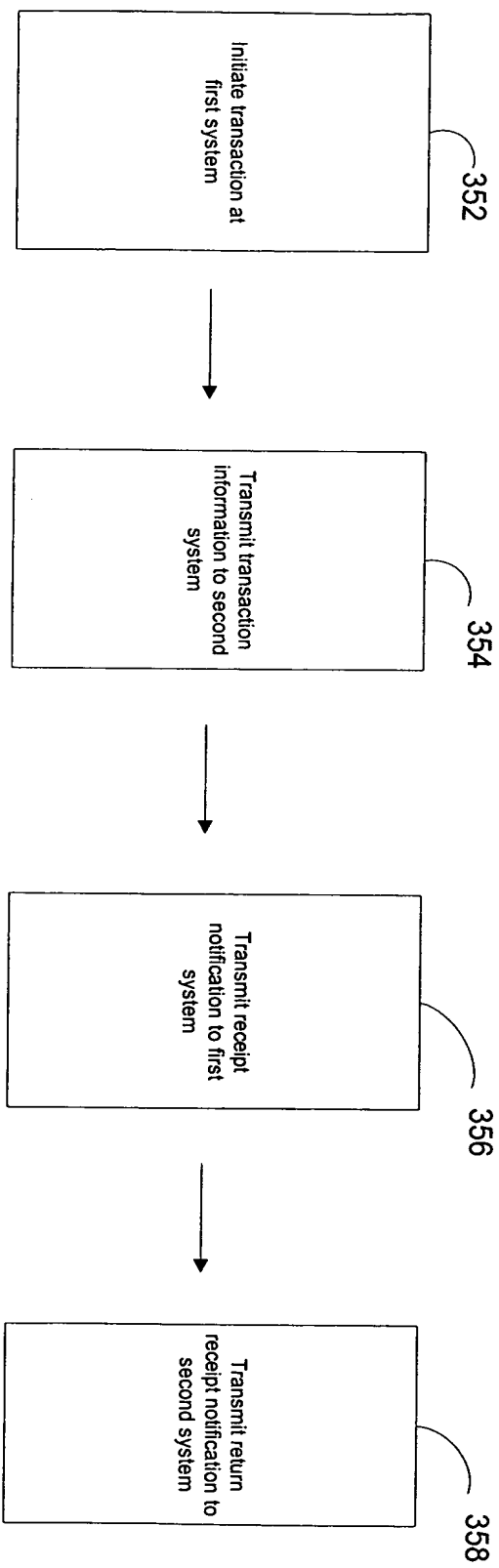


Fig. 12

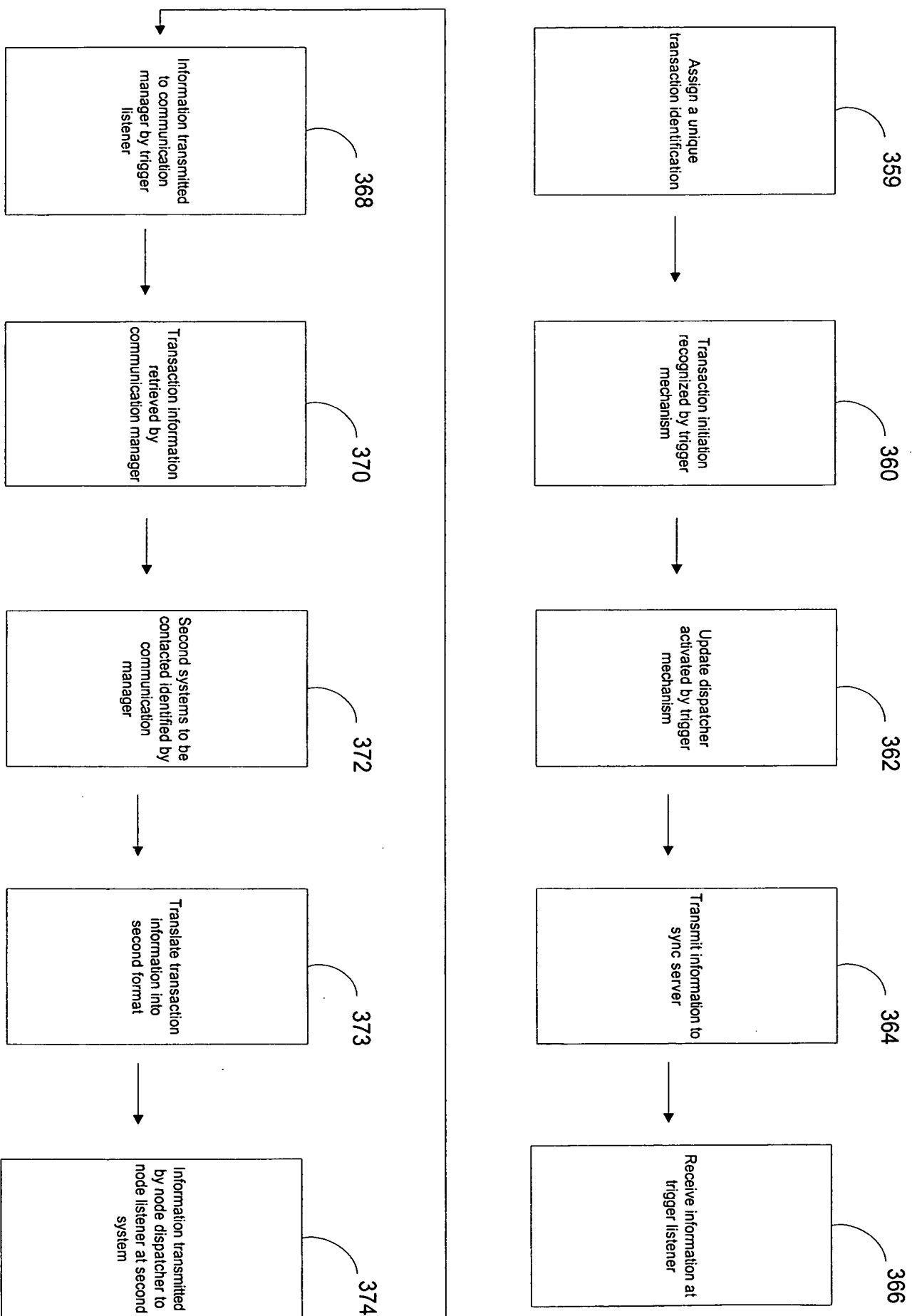


Fig. 13

VOSTRO (BIC: BankA)

Interactive SQL Host: bob.be-centric.com Server: nostro4 Database: nostro User: ipipe

select * from ipipe_nostro_account_transaction;

	vostro_id	vostro_account_transaction_id	v	vost	bank_transaction_id	value_date_time	value_tms_cle	clearing_system	accou
1	3467	1	1	BankA2	2004-03-04 20...	2004-03-04 19...	CHAPS	853	
2	3468	1	1	BankA3	2004-03-04 20...	2004-03-04 19...	CHAPS	1908	
1	3470	1	1	BankA5	2004-03-04 20...	2004-03-04 19...	CHAPS	5946	
1	3472	1	1	BankA7	2004-03-04 20...	2004-03-04 19...	CHAPS	6420	
2	3473	1	1	BankA8	2004-03-04 20...	2004-03-04 19...	CHAPS	6604	
2	3474	1	1	BankA9	2004-03-04 20...	2004-03-04 19...	CHAPS	7255	
2	3475	1	1	BankA10	2004-03-04 20...	2004-03-04 19...	CHAPS	9148	
1	3476	1	1	BankA11	2004-03-04 20...	2004-03-04 19...	CHAPS	6882	
1	3478	1	1	BankA13	2004-03-04 20...	2004-03-04 19...	CHAPS	6603	
1	3480	1	1	BankA15	2004-03-04 20...	2004-03-04 19...	CHAPS	1325	
1	3481	1	1	BankA16	2004-03-04 20...	2004-03-04 19...	CHAPS	7817	
1	3484	1	1	BankA19	2004-03-04 20...	2004-03-04 19...	CHAPS	6133	
1	3487	1	1	BankA22	2004-03-04 20...	2004-03-04 19...	CHAPS	9470	
1	3488	1	1	BankA23	2004-03-04 20...	2004-03-04 19...	CHAPS	2060	
1	3492	1	1	BankA1	2004-03-04 20...	2004-03-04 19...	CHAPS	93	
1	3493	1	1	BankA27	2004-03-04 20...	2004-03-04 19...	CHAPS	1111	
1	3495	1	1	BankA3	2004-03-04 20...	2004-03-04 19...	CHAPS	8246	

FIG. 13A

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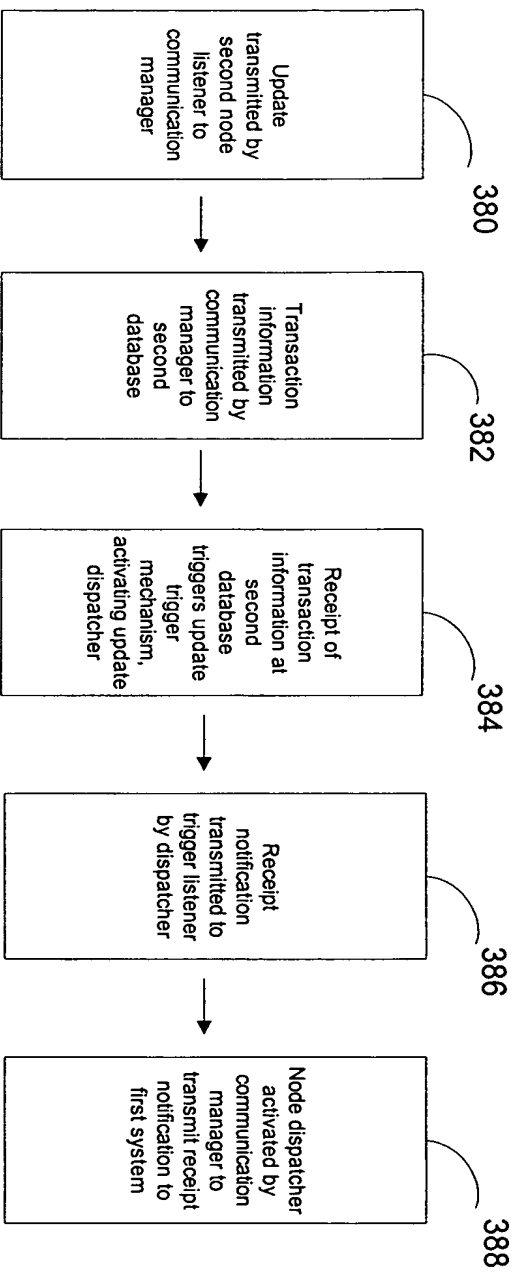


Fig. 14

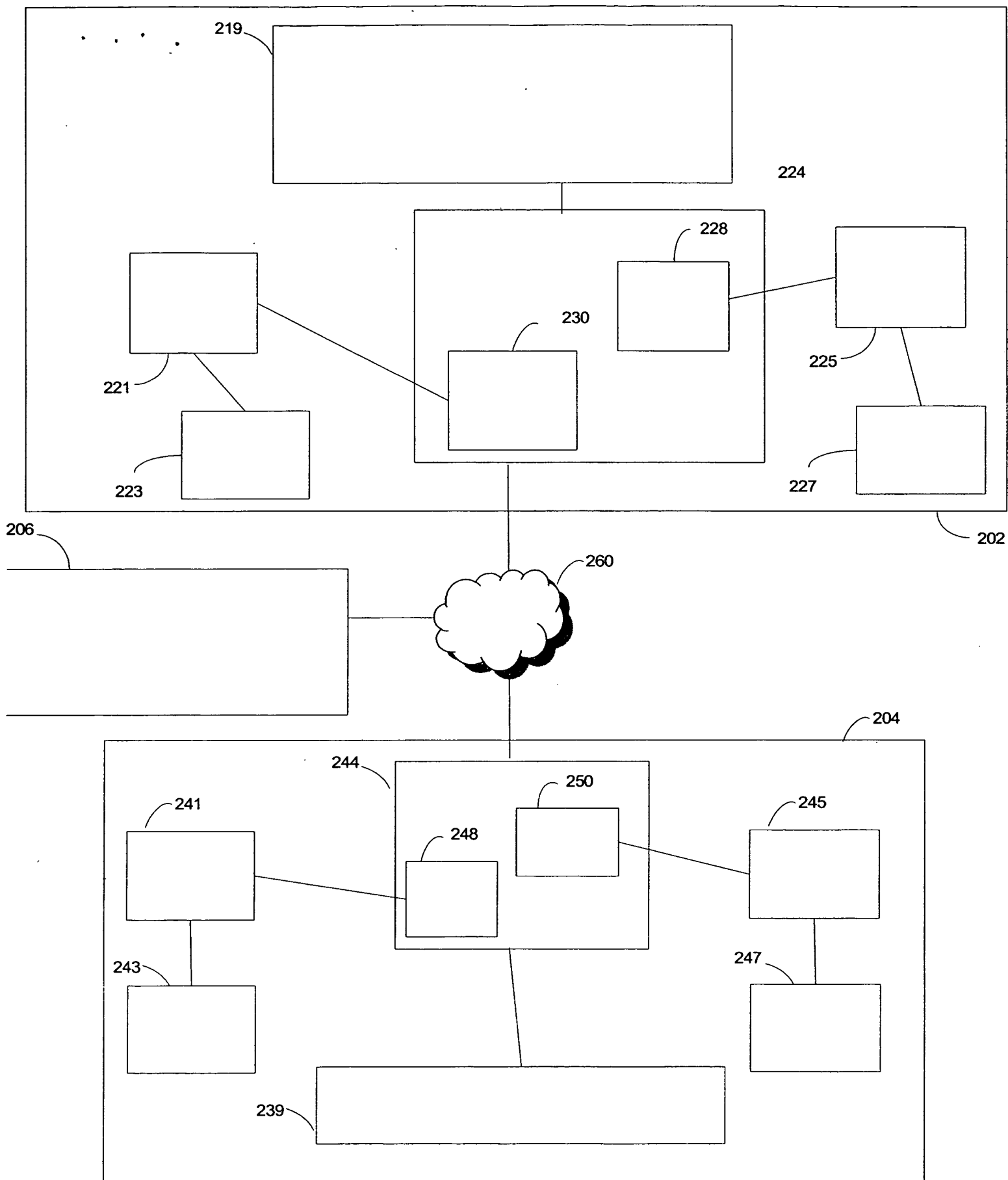


Fig. 15

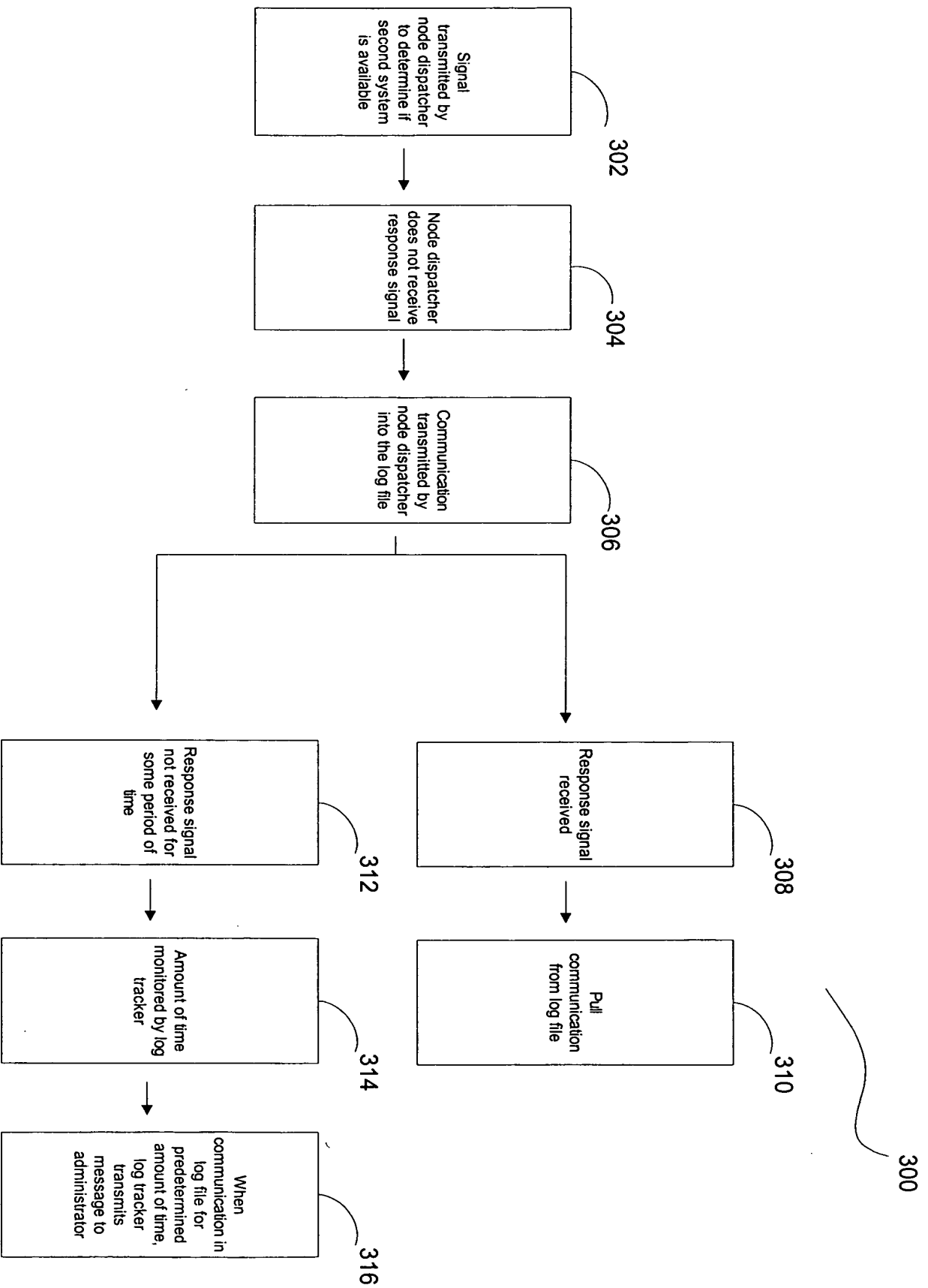


Fig. 16

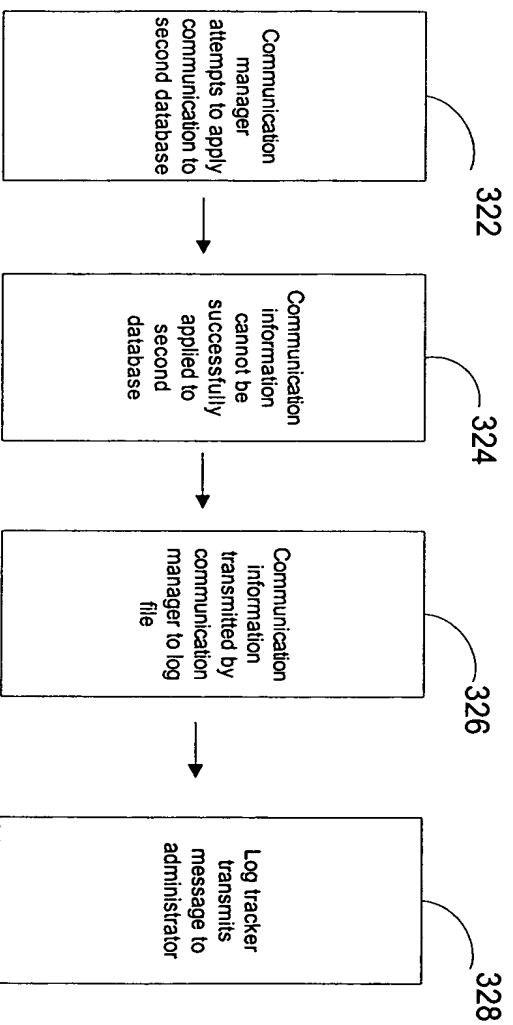


Fig. 17

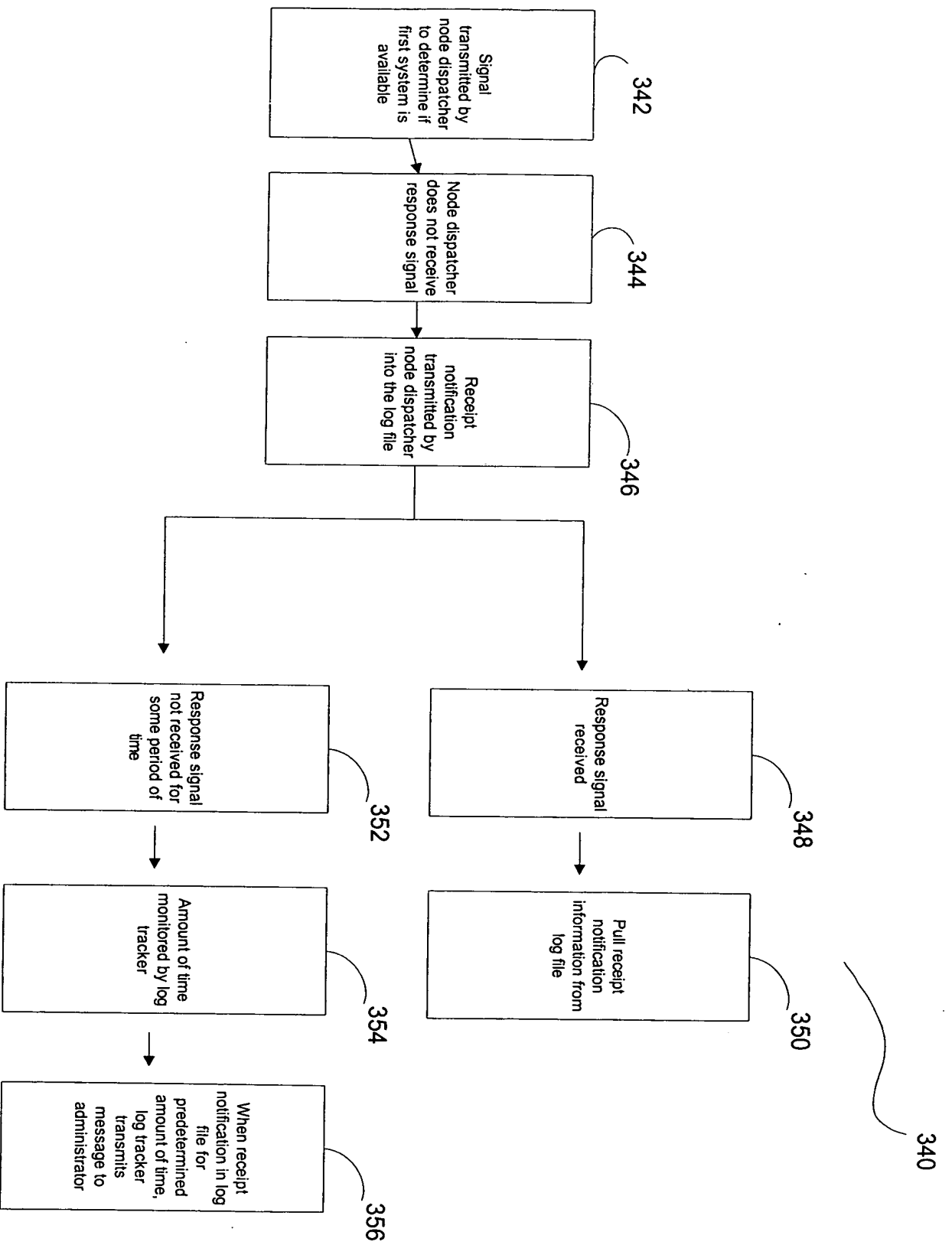


Fig. 18

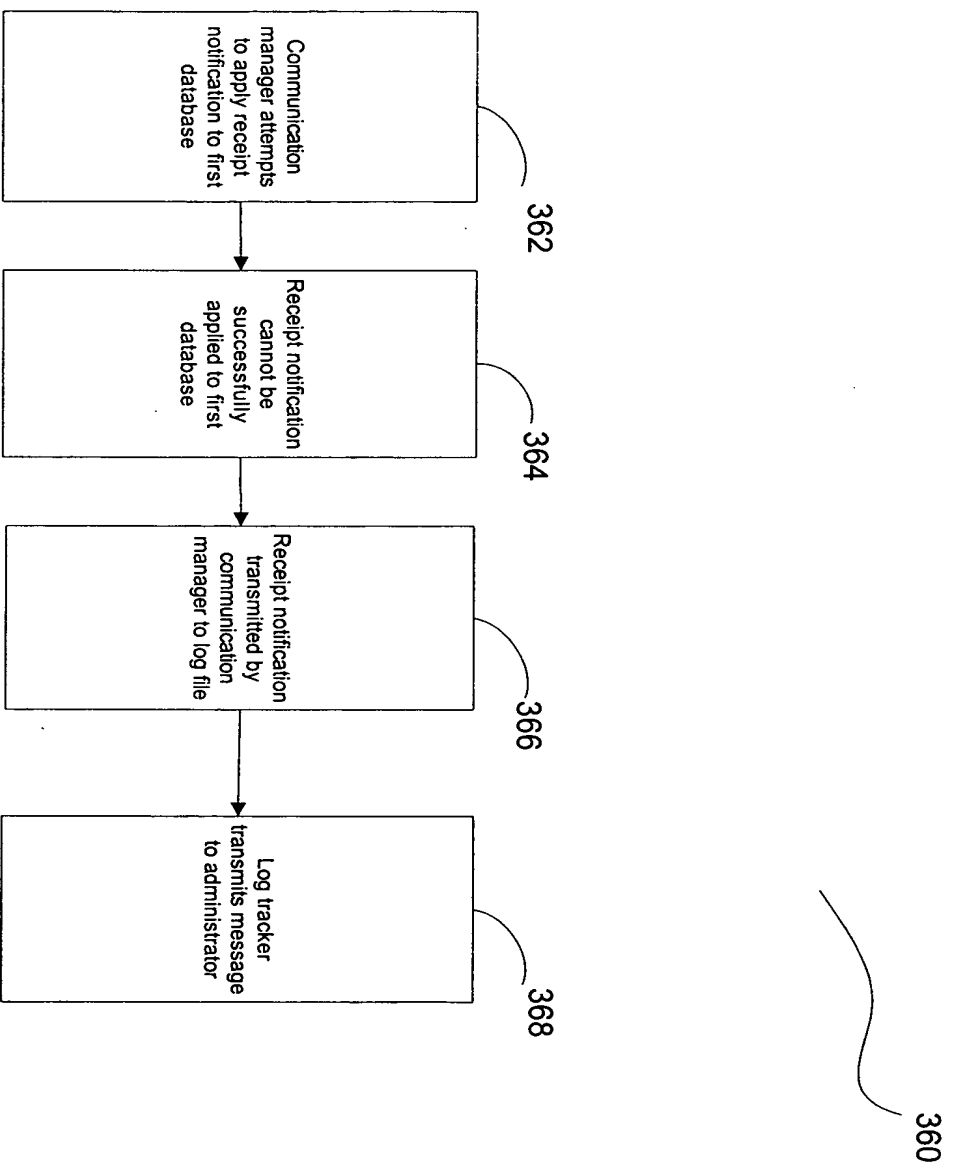


Fig. 19

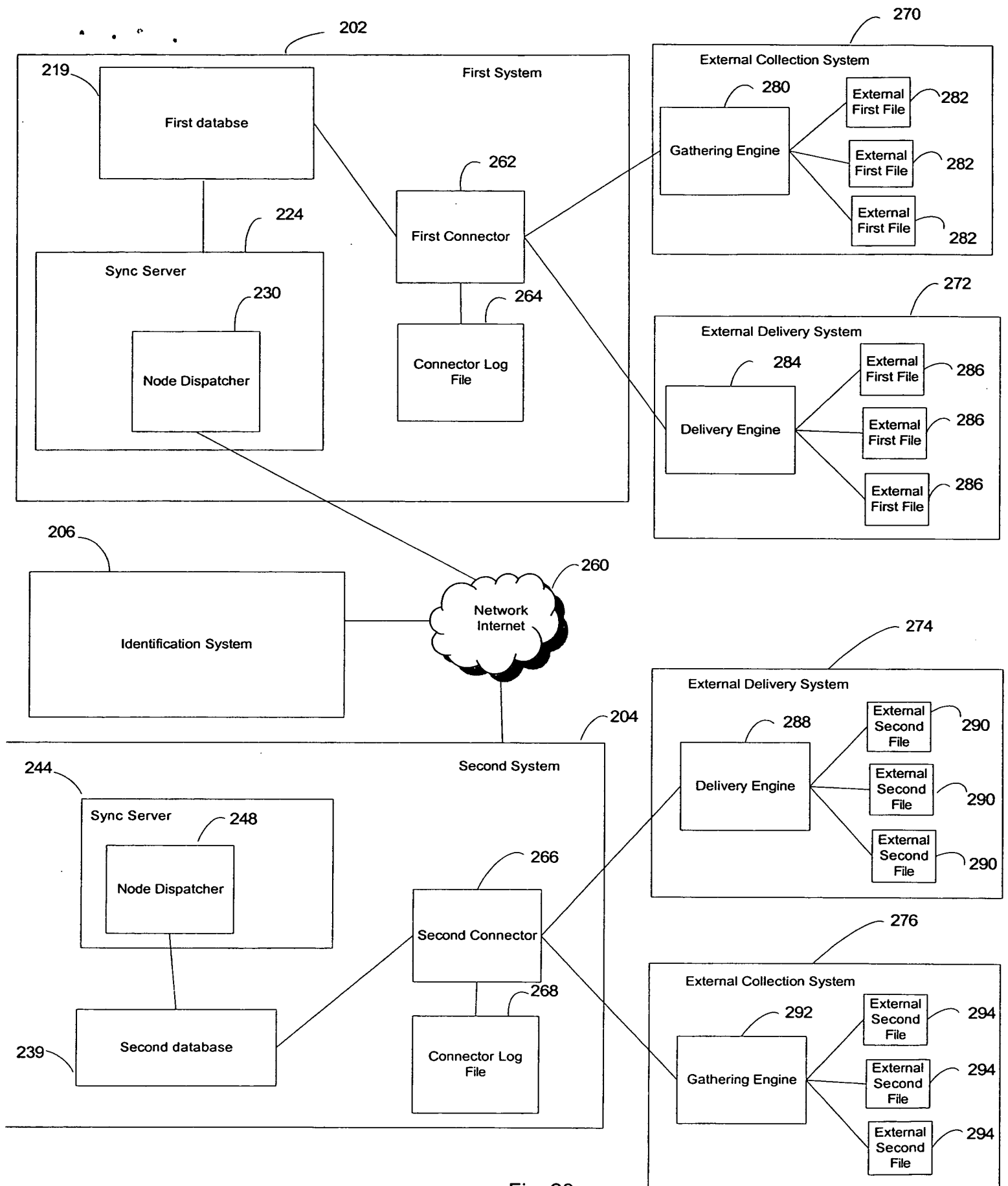


Fig. 20

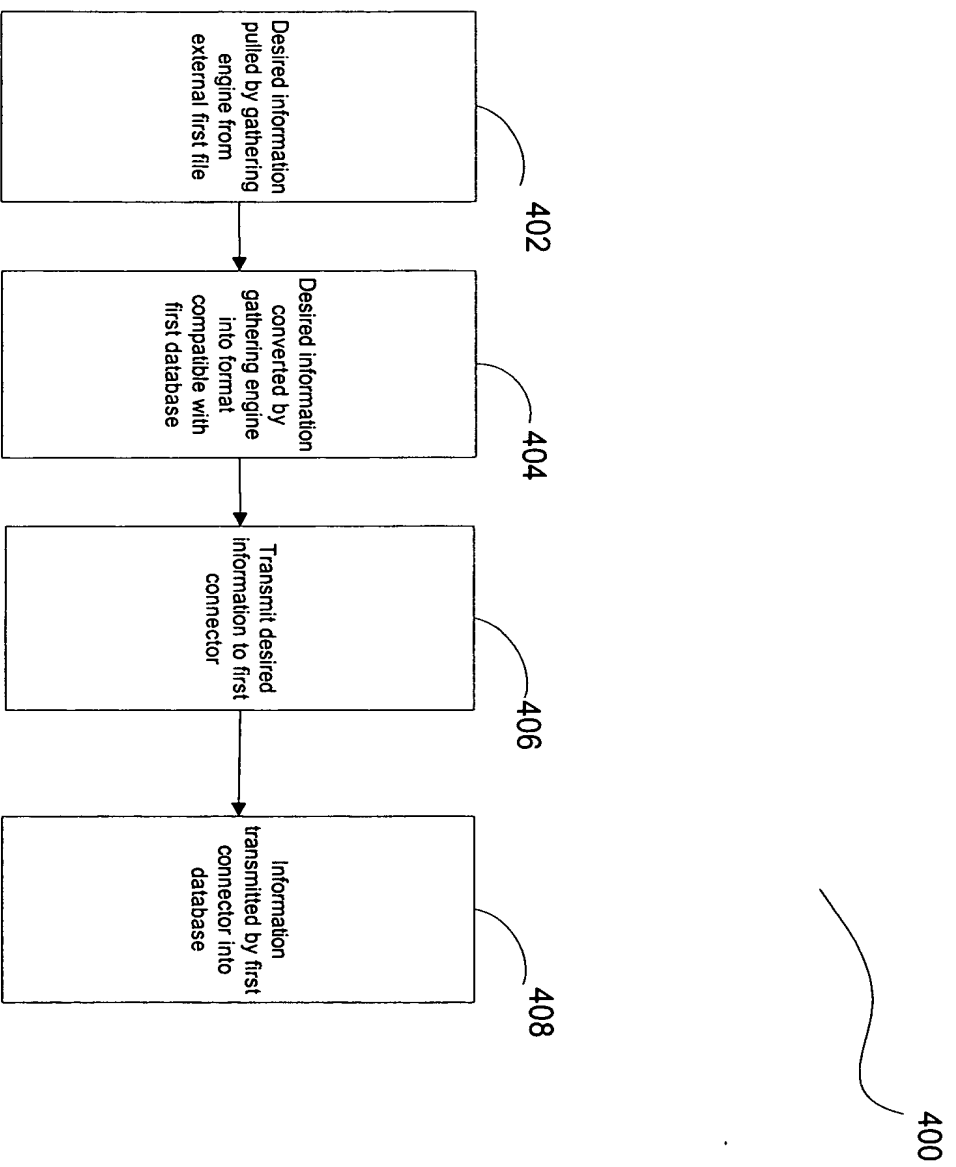


Fig. 21

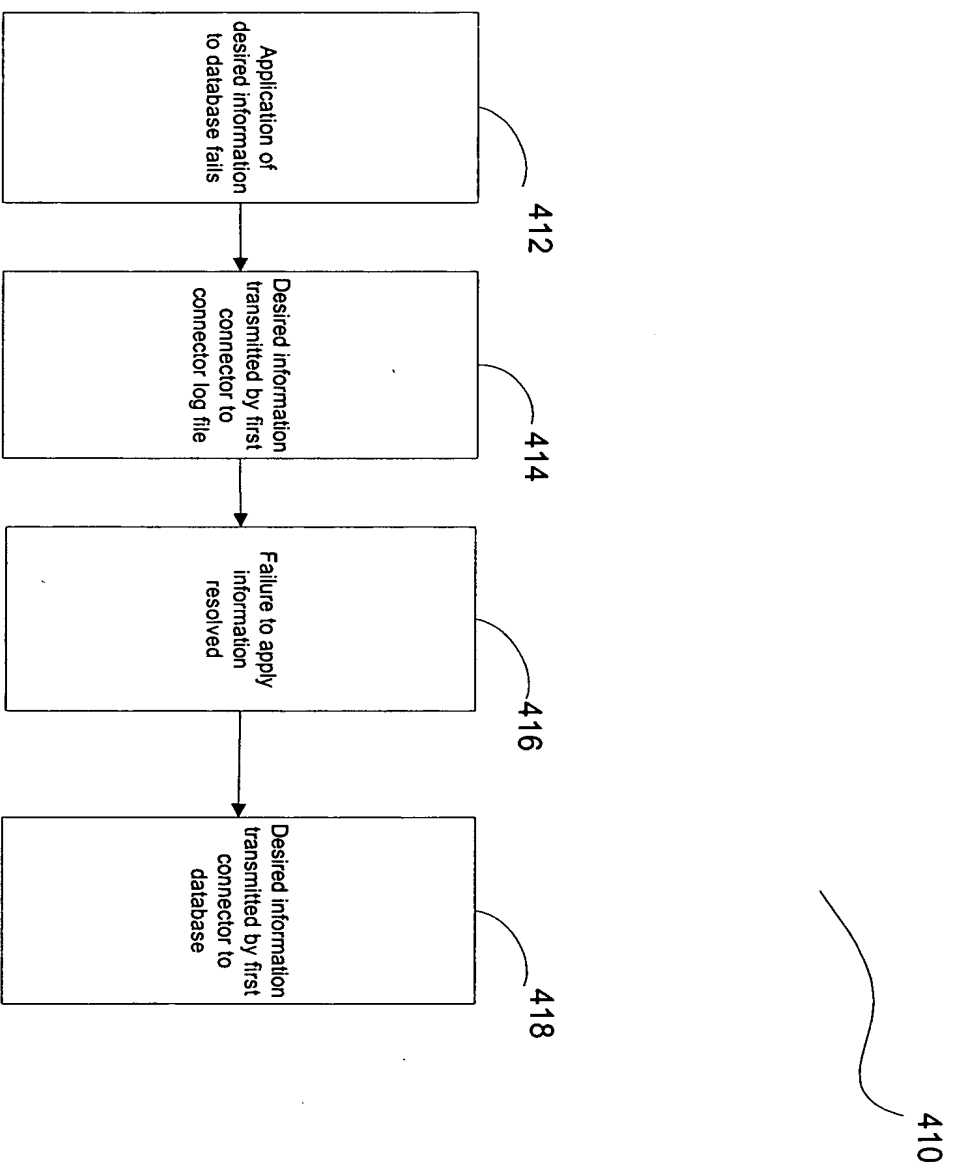


Fig. 22

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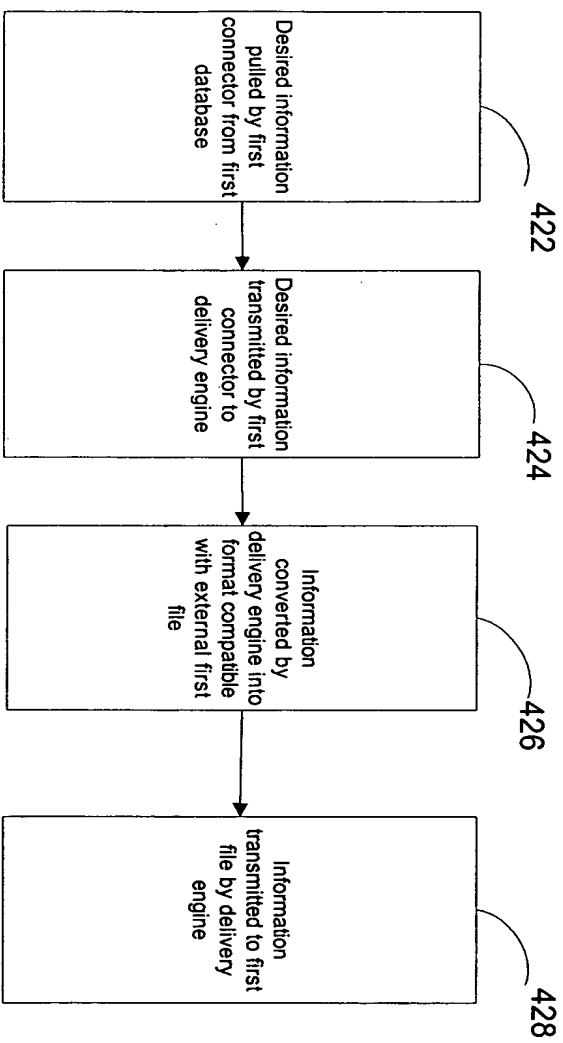


Fig. 23

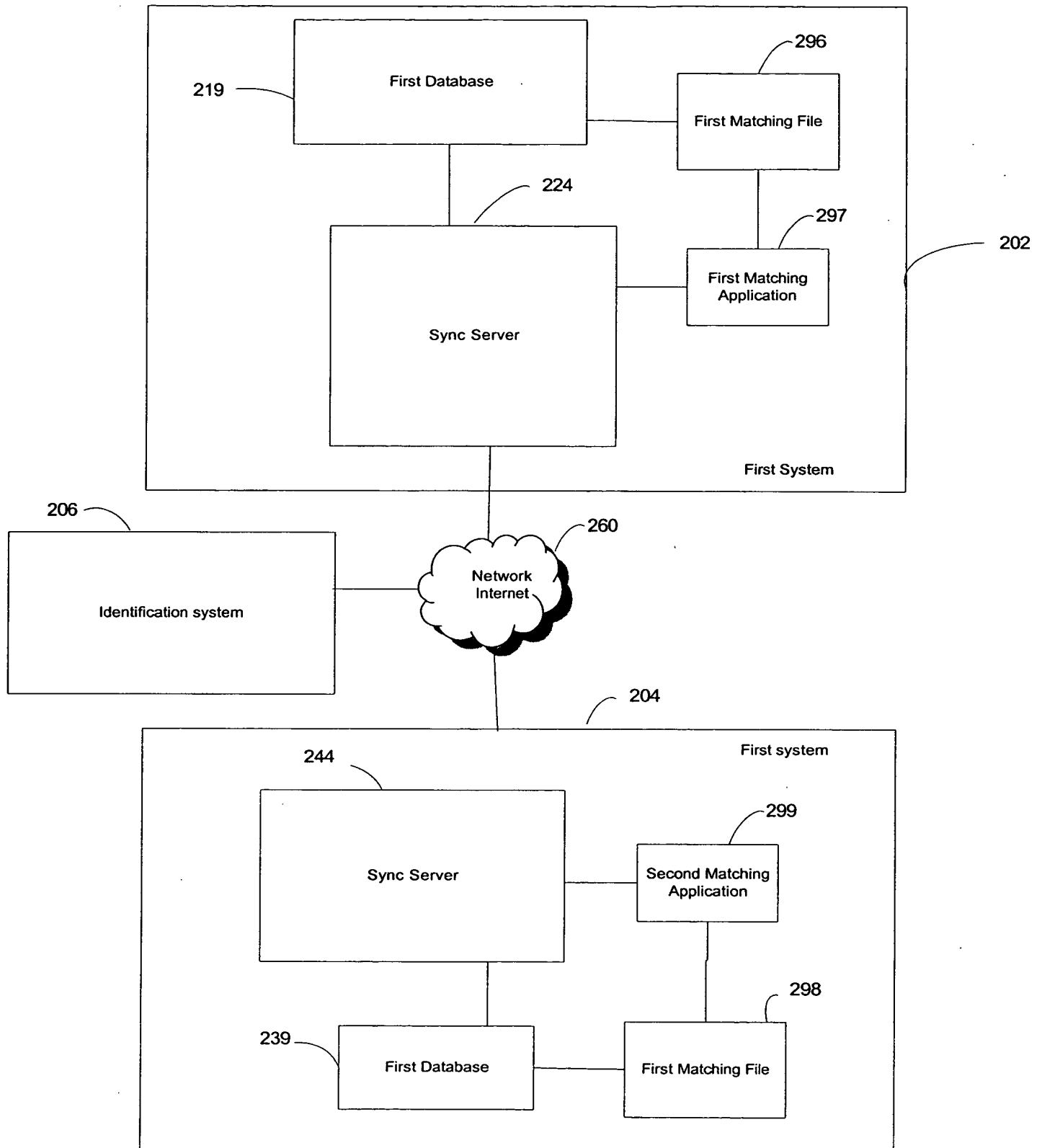


Fig. 24

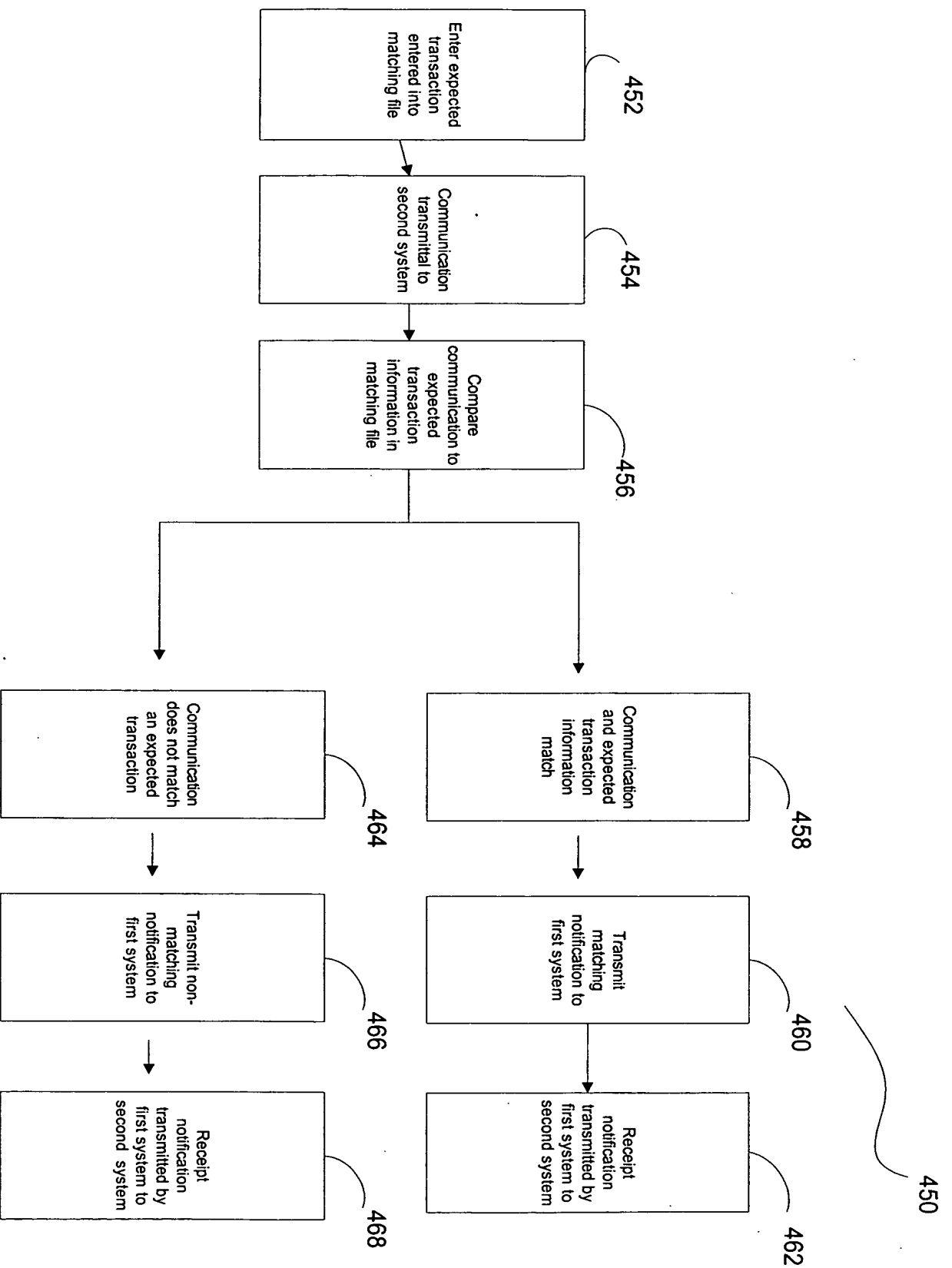


Fig. 25

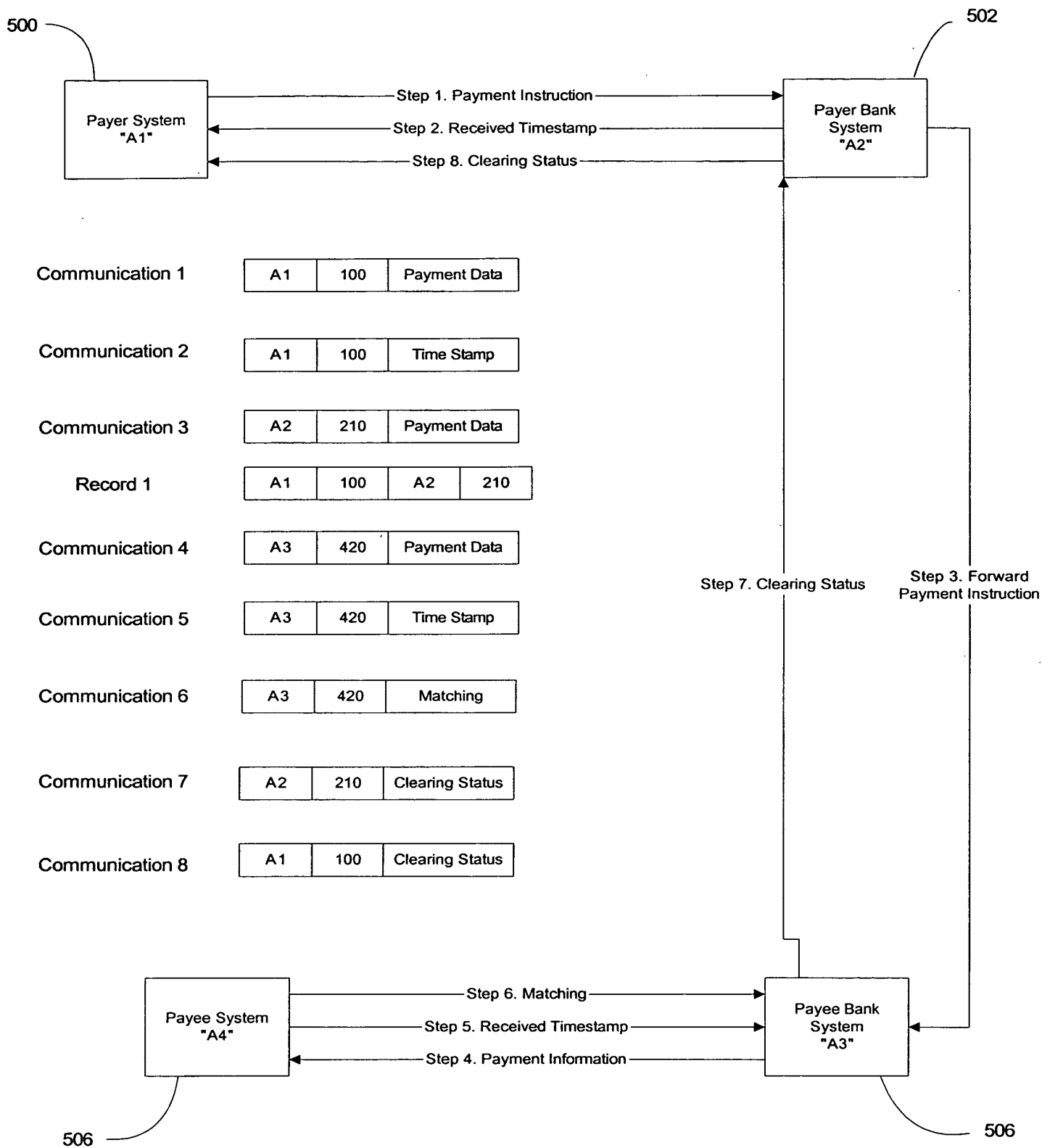


Fig. 26

NDSTRD (Book Balance: 108,081,481.01) (Good Value Balance: 77,349,355.71)

Daemon Monitor

Watcher	Status	State	Type	Executes Every	Last Execution	Executions	Avg. Exe. Time	Total Records	Last
InvalidUpdateWatcher	Autostart	Started	Recurring	1 minute(s)	Mar 4, 2004 8:46:24 PM	8	11.1335 seco...	0	No replicatio
Reconciliation	Autostart	Started	Recurring	1 minute(s)	Mar 4, 2004 8:46:24 PM	8	36.079624 se...	16	Processed:
TransactionInsertProgr...	Autostart	Started	Recurring	30 second(s)	Mar 4, 2004 8:46:26 PM	13	8.499923 sec...	17	100.0% (17)

Transaction Monitor

Seq	BankID	Send to Nostro	Received By Nostro	Reconciliation Status	Reconciled By Nostro	Ref. Received By Vos
1	BankA3	Mar 4, 2004 8:35:40 PM		Match	Mar 4, 2004 8:38:12 PM	Mar 4, 2004 8:42:33 PM
1	BankA27	Mar 4, 2004 8:34:50 PM	Mar 4, 2004 8:38:15 PM	Match	Mar 4, 2004 8:40:38 PM	Mar 4, 2004 8:41:22 PM
1	BankA1	Mar 4, 2004 8:35:40 PM	Mar 4, 2004 8:36:06 PM	Match	Mar 4, 2004 8:40:38 PM	Mar 4, 2004 8:41:05 PM
1	BankA23	Mar 4, 2004 8:34:19 PM	Mar 4, 2004 8:35:08 PM	No Match	Mar 4, 2004 8:38:21 PM	Mar 4, 2004 8:40:44 PM
1	BankA22	Mar 4, 2004 8:34:19 PM	Mar 4, 2004 8:35:08 PM	Partial Match	Mar 4, 2004 8:35:46 PM	Mar 4, 2004 8:36:11 PM
1	BankA19	Mar 4, 2004 8:33:32 PM	Mar 4, 2004 8:33:40 PM	Match	Mar 4, 2004 8:34:03 PM	Mar 4, 2004 8:35:03 PM
1	BankA16	Mar 4, 2004 8:32:48 PM	Mar 4, 2004 8:33:35 PM	Match	Mar 4, 2004 8:34:03 PM	Mar 4, 2004 8:35:03 PM
1	BankA15	Mar 4, 2004 8:32:13 PM	Mar 4, 2004 8:33:04 PM	Match	Mar 4, 2004 8:34:03 PM	Mar 4, 2004 8:35:03 PM
1	BankA13	Mar 4, 2004 8:32:13 PM	Mar 4, 2004 8:32:23 PM	Match	Mar 4, 2004 8:34:03 PM	Mar 4, 2004 8:35:03 PM
1	BankA11	Mar 4, 2004 8:31:45 PM		Match	Mar 4, 2004 8:32:14 PM	Mar 4, 2004 8:34:08 PM

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514

516

518

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FIG. 27